



PATENT

ATTORNEY DOCKET NO.: BFC-11

IN THE UNITED STATE PATENT AND TRADEMARK OFFICE

In re Application of	)	
DAVID INGRAM et al.	)	Examiner: M. Zecher
	)	
Serial No.: 09/976,461	)	Art Unit: 3609
	)	
Filed: October 12, 2001	)	Confirmation No.: 9972
	)	
For: AUTOMATED CONSTRUCTION	)	Customer No.: 22827
LOAN ADMINISTRATION METHOD	)	
AND SYSTEM	)	

RESPONSE TO RESTRICTION REQUIREMENT

Commissioner of Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Honorable Commissioner:

Responsive to the Restriction Requirement dated January 26, 2007, Applicant hereby elects for prosecution in this original application the subject matter of Group III, claims 22 through 50, subject to the right to pursue the subject matter of any non-elected and/or withdrawn claims in a divisional application, or otherwise. Action on the merits of the elected claims is respectfully requested.

Respectfully submitted,

DORITY & MANNING,  
ATTORNEYS AT LAW, P.A.

RICHARD M. MOOSE  
Registration No. 31,226

Date: July 24, 2007

P. O. Box 1449  
Greenville, SC 29602-1449

Telephone: 864-271-1592  
Facsimile: 864-233-7342

In re Application of: DAVID INGRAM et al.

Group Art Unit: 3609

Serial No: 09/976,461

Examiner: M. Zecher

Filed: October 12, 2001

Our Client ID: 22827

Confirmation No: 9972

Our Account No: 04-1403

Title: AUTOMATED CONSTRUCTION LOAN  
ADMINISTRATION METHOD AND SYSTEM



Commissioner for Patents  
U.S. Patent and Trademark Office  
Post Office Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO RESTRICTION REQUIREMENT**

This is a response/amendment/letter in the above-identified application and includes the herewith attachment of same date and subject which is incorporated hereinto by reference and the signature below is to be treated as the signature to the attachment in absence of a signature thereto.

Fee requirements (if any) have been calculated as shown below:

Claims remaining after amendment	Highest number previously paid for	Present Extra	Additional Fee
Total Effective Claims 50 minus 50	=	X \$50 =	\$
Independent Claims 5 minus 5	=	x \$200 =	\$
If amendment enters <u>proper</u> multiple dependent claim(s) into this application for <u>first</u> time, add \$290.00 (per application)			\$
Since Official Action set an <u>original</u> due date of <u>February 26, 2007</u> , <b>PETITION</b> is hereby made for an extension to cover the date this response is filed for which the requisite fee is enclosed (1 month \$120; 2 months \$450; 3 months \$1,020; 4 months \$1590, 5 months \$2,160)			\$ 2,160.00
If Terminal Disclaimer enclosed, add Rule 20(d) Official Fee (\$130.00)			\$
<b>SUBTOTAL:</b>			\$ 2,160.00
If "small entity" verified statement filed <input type="checkbox"/> previously, <input type="checkbox"/> herewith, enter one-half (1/2) of subtotal and <u>subtract</u>			\$
<b>TOTAL:</b>			\$ 1,080.00
Other:			\$

**TOTAL FEE ENCLOSED: \$ 1,080.00**

The Commissioner is hereby authorized to charge any fee specifically authorized hereafter, or any fees in addition to the fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under Rules 16-18 (deficiency only) now or hereafter relative to this application and the resulting official document under Rule 20, or credit any overpayment, to our Account No. shown in the heading hereof for which purpose a duplicate copy of this sheet is attached. This statement does not authorize charge of the issue fee in this case.

**ADDRESS:**

Post Office Box 1449  
Greenville, SC 29602 USA  
Customer ID No.: 22827  
Telephone: 864-271-1592  
Facsimile: 864-233-7342

**DORITY & MANNING, ATTORNEYS AT LAW, P.A.**

By: RICHARD M. MOOSE Reg. No. 31,226 Date: July 24, 2007

Signature: *Richard M. Moose*

"Express Mail" - Mailing Label Number EM020104821US

Date of Deposit July 24, 2007

I hereby certify that this paper, papers attached hereto, and/or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450

**CHRISTINE P. STANFIELD**

(Typed or printed name of person mailing paper or fee)

*Christine P. Stanfield*  
(Signature of person mailing paper or fee)

07-25-07 EMAIL 00000035 0976461

07-25-07

1058.00 00